Yesterday's brokerage dealing was limited to half a dozen unimportant transactions, mostly in flats and tenements. . It was, however, the best record for any Monday in some time and appears to reflect a gradual improvement in mortgage loan conditions which brokers say is in progress. Applications for loans, especially in sums of \$5,000 to \$10,000, are now sought after by institutions which deal in mortgages and which have of late found a ready sale for small mortgages, with the result that their stocks of such securities need

The following table shows building operations for December, 1907, as compared with those of the corresponding month of 1906. The loss is a decided one, amounting to 54 per cent., and is quite distributed, though chiefly chargeable to New York, San Francisco and other large cities. The chief cause of the loss according to the American Conthe great difficulty of sec

tractor, is the gre	at diffic	ulty of se	curing
building loans:			
1	Dec., 1907.	Dec., 1906.	Per C't.
City.	Cost.	Cost.	G'n. L's.
Baltimore	\$225,270	\$577,859	
Birmingham	78,000	120,000	35
Bridgeport	40,050	196,215	
Buffalo	493,600	451,000	9
Chicago	5,505,900	3,208,250	
Cambridge	43,075	20,035	115
Cleveland	227,891	589,094	61
Chartanooga	244,810	90,900	169
Cincinnati	255,315	204,384	24
Davenport	20,500	260,150	92
Denver	205,365	528,025	61
Detroit	478,800	1,855,650	74
Duluth	61,670	79,800	22
Evansville	10,934	48,875	
Fall River	154,000	140,795	9
Grand Rapids	104,843	144,270	27
Hartford.	68,700	70,080	74
Indianapolis	78,783 164,530	315,163 1,250,775	86
Kansas City	42,498	28,565	52
Little Rock	56,628	276,218	20
Louisville	403,987	950,445	57
Los Angeles	61,250	32,700	
Milwaukee	271,715	775,951	66
Minneapolls	403,390	482,710	16
Memphis	245,992	277,981	. 11
Mobile	20,640	36,455	43
Nashville	38,562	86,091	55
New Haven	101,975	179,260	43
Newark	362,461	372,005	3
New Orleans	231,435	1,350,660	83
Manhattan	2,621,520	3,077,150	14
Brooklyn	1,984,324	3,540,102	43
The Bronx	1,201,525	1,700,500	
Married Street, Street		the second second	-
New York	5,807,369 279,775	8,317,752 219,675	27 30
Omaha.	901,045	2,028,045	. 55
Philadelphia	51,924	22,815	127
Paterson	1,189,165	450,708	164
Reading	30,350	25,875	18
Rochester	143,145	571,330	74
St. Joseph	112,741	50,977	121
St. Louis.	399,548	2,163,105	81
St. Paul	519,475	459,845	12
San Antonio	94,900	90,050	5
San Francisco	759,281	5,915,290	87
Scranton	82,212	117,300	28
Seattle	1,198,754	2,398,306	50
Spokane	102,695	127,080	28
South Bend	26,530	17,280	58
Syracuse.	425,930	179,950	136
Salt Lake City	99,400	48,000	107
Topeka	34,150	53,259	35
Toledo	85,160	256,912	7, 66
Tacoma	229,860	181,965	192

Miscellaneous.

Kehoe Bros. have leased No. 134 Seventh avenue, a two story building, on lot 20x80, at the northwest corner of 182d street, for a term of twenty years.

Thomas McClatchey has leased for ten years, at an aggregate rental of \$37,000, the three story building at the southeast corner of Seventh avenue and Twentieth street.

M. Morgenthau, Jr., & Co. have leased for Greenhut & Co. the three story building at No. 291 Sixth avenue, 21.9x78, together with the two adjoining lofts in No. 293 Sixth avenue of the same size. This is the middle store of the group at the northwest corner of Eighteenth street, and is surrounded by the dry goods store of Greenhut & Co. The space which has just been rented is at present occupied by the cloak and suit business of Oscar Wilgerodt. The new tenant, E. B. Schiller, conducts a similar business at present on Grand street, and will remove to this Sixth avenue location on or before May 1.

Woodbury G. Langdon is the buyer of No. 358 Washington street.

Plans have been filed with Building Superintendent Murphy for remodelling the manufactory building of the Western Electric Company at the northwest corner of Washington and Bank streets, the improvements including the enclosing of the stairs of the upper stories in fireproof walls and surrounding the whole building with parapet walls. William T. Hundry is the architect.

Plans have also been filed for remodelling the four story flathouse at No. 222 East 107th street, providing a new facade and installing stores on the ground floor, the improvements being made for Nathan Lamport as owner. The architect is George W. Mocabe.

No plans for new buildings were filed with either the Manhattan or The Bronx bureaus.

Yesterday's Auction Sales. [At 14 Vesey Street].

Southern Rallway Cuts Salaries of General Officers Ten Per Cent.

WASHINGTON, Jan. 13.-A horizontal cut of 10 per cent, in the salaries of the president vice-president and the other general officers of the Southern Railway together with those of the subordinates in their respective flices was to-day announced by President Finley. This reduction was made by the management of the road as a step in its programme of reducing expenses to meet the failing off in business and the consequent decrease in revenues. It is probable that the recent fight on the road by the States of Virginia, North Carolina, Georgia and Alabama, which resulted in a compromise on reduced rates in those States and in South Carolina, also contributed to the fame end.

The Metal Market. The New York copper market was dull and unchanged yesterday. In London it was iso mactive, sales being only 200 tons of pot copper and 600 tons of futures.

Quotations in New York were as follows:

lectrolytic copper. The following table shows the metal quotations in the London market in terms of pounds sterling:

Valenday, Friday.

in, spot.... in, futures... lron, standard, foundry... 2 7 0 HAMILTON BANK SOLVENT,

State Banking Examiner M. W. Hutchins has completed a ten days examination of the Hamilton Bank and yesterday he forwarded his report to Banking Superintendent Clark Williams at Albany. After charging off all uncollectable assets and many doubtful assets Mr. Hutchins found the capital unimpaired and a surplus remaining. The amount of the surplus was not stated. It was put at \$300,000 in the statement made prior to the panic. Loans paid recently have raised the cash on hand to \$900,000 and James M. Gifford, attorney for the reorganizers, said yesterday that this amount would be increased to \$1,500,000 by next Monday, when, Supt. Williams consenting, the reorganizers intend to open the bank with a new board.

Mr. Gifford said yesterday that several new directors would be chosen to-day, but refused to give out the list for the reason that net all the names are definitely de-cided upon. He said, however, that J. G. Robin would not be interested either as a director or a stockholder and that the institution would not be controlled by any bank with which Mr. Robin is connected

bank with which Mr. Robin is connected or by any other institution.

Mr. Robin's activity in the reorganization, Mr. Gifford continued, was confined to securing stock of the Thomas-Heinze contingent which had been placed as security for loans and so placing it that the stock control could be transferred from the Messrs. Thomas and Mr. Morse to others. Some of the Thomas stock cost as much as \$450 a share and much of it had been valued in loans at \$300 a share. Mr. Robin had been successful, Mr. Gifford said, in the difficult undertaking of securing the release of the stock from the loans and depositing it with a trustee who is to turn it over to the new purchasers.

purchasers.
The trustee is the Carnegie Trust Company, which holds 1,334 shares of stock as depositary only. The stock, Mr. Gifford explained, is to be turned over to directors and stockholders who have agreed to take blocks of it on the reopening of the bank. One hundred and fifty shares of it were One hundred and fifty shares of it were taken yesterday by prospective directors, who need ten shares apiece in order to qualify. The directors will reelect as president France L. Grant, vice-president of the Carnegie Trust Company, who has been president of the bank since January 1.

The special Grand Jury continued yesterday its investigation of the Hamilton Bank. The witnesses examined were Jesse C. Joy, the cashler; Charles V. Culyer, manager of the Tremont branch, and David R. Richards, Alexander McBean and James Meyers, all employed at the Tremont Meyers, all employed at the Tremont branch. The witnesses are believed to have testified regarding the alleged over-drafts made by William R. Montgomery,

Court Calendars This Day. Supreme Court—Appellate D vision—Nos. 66, 30, 19, 35, 58, 14, 22, 44, 53, 64, 69, 70, 71, 72.

CITY REAL ESTATE.

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21 Liberty St. 27 W. 30th St. BROWN, A. P. W. KINNAN, ESTABLISHED IN 1856. J. ROMAINE BROWN & CO.

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135 Broadway Titles.

BOROUGH OF BROOKLYN-FOR SALE CHOICEST factory sites on Gowanus Canol and asin. BROOKLYN IMPROVEMENT CO., 3d av. TWO family brick house; 11 rooms; modern im-provements; \$6,060. WM. HEROD, East 32d st. and Tilden av. NEW-12 high class two family houses: north side of 86th st., between Second and Third avenues.

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UNPRECEDENTED OPPORTUNITY For Safe Investment

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These investments are attractive, because First: We will redeem them AT ANY TIME and will pay you the full amount of principal and interest due thereon to the date of redemption. Second: We will loan on them AT ANY TIME any amount up to 75% of their face value you may wish to borrow.

Third: They pay SIX PER CENT. INTEREST. Fourth: Payment of principal and interest is secured by the bond of the present owner of the property; then by New York City Real *Estate worth at least 100% more than the amount of the mortgage, and finally by the guarantee of one of the strongest Realty Companies in New

These mortgages are exempt from any and all taxation. Titles to all properties covered by our mortgages are insured by the Title Guarantee and Trust Company.

As investments, these Bonds and Mortgages are certainly better and perhaps safer than savings bank deposits, because while they can be converted into cash as readily as savings bank deposits, yet you AT ALL TIMES have possession of and hold your own security, besides which these investments will pay you fifty per cent. more interest than savings banks pay their de-

Principals or their legal advisers only call on Walter Schulze, Treasurer, 1170 Broadway, New York City.

REAL ESTATE FOR SALE

FOR SALE OR RENT—Factory and lumber yard on easy terms; with all the modern machinery for carpenter work: door, sash and blind factory suitable for any kind manufacturing; only mill of the kind in the city; 225 ft. on line N. Y., N. H. & H. R. R.; 27,300 ft. floor space. Address FOSTER BROS., Danbury, Conn.

GENTLEMAN'S Country Home, 95 acres, nea depot; boat landing; beautiful scenery; price \$4,000 FISCHER, East Hampton, Conn. APARTMENTS TO LET-FURNISHED

1.—SPRING reduction; one-half former prices; furnished Apartment; private bath; your choice \$i daily aincluding meals, \$12.50 weekly; exclusive, homefike. ALABAMA and VAN RENSSELAER HOTELS, 15 East 11th st., near 5th av.

REAL ESTATE FOR SALE-LONG ISLAND NEW YORK CITY lots, only \$300 each, at Jamaica. The Jamaica Park South Realty Corporation, 200 Montague st., Brooklyn. OAKDALE acreage; 100 to 200 acre tracts for high class development. W. K. ASTON, 80 Wall St.

REAL ESTATE FOR SALE-NEW JERSEY ORADELL AND WESTWOOD PROPERTIES.
JOHN N. FALKINBURG, 1133 Broadway.

REAL ESTATE FOR SALE-QUEENS CALL or write for our NON-FORFEITURE PLAN for home buying. We build you a cosey home on twelve year payments, cancel payments during your lilness and deed the house free and clear to your heirs if you should die.
RICKERT-FINLAY REALTY CO.,
45 West 34th st.

I WILL build you a home in JAMAICA. \$15 per month pays for it. LEVINE, 1836 Pitkin ave. Brooklyn.

MORTGAGE LOANS.

MONEY TO LOAN E. D. MAC MANNUS,

REAL ESTATE MORTGAGES. 90 NASSAU STREET. APARTMENT HOTELS.

STIRLING AT BROADWAY, Near Central Park EUROPEAN AND AMERICAN PLANS.
Our \$35 weekly rate for parlor, bedroom and bath and board for two persons is not equalled in New York. HOTEL ENDICOTT.

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Riverview Apartments, 3609 BROADWAY, COR. 149TH ST. THE WASHINGTON BEIGHTS.

COR. BROADWAY AND 159TH ST. 4 and 7 rooms and bath, \$40 to \$90. Near Subway Stations. MARKENFIELD,

FOR SALE.

REGULATION BOWLING ALLEYS BOWLING BALLS, TENPINS and SUPPLIES of every description.

REPAIRS BY EXPERT MECHANICS. The Brunswick-Balke-Collender Co. of N. Y. Salesrooms, 227 and 229 Fourth Av., cor. 19th St. Billiard and Pool Tables. Lowest prices. (Established 1850). Supplies repairs: bowling alley builders. »ECKER'S 105 East 9th St.

PIANDS AND ORGANS. Closing Out PIANO SALE. IVERS & POND PIANOS LOUIS J. JOSCELYN PIANOS

ew second-hand instruments, the remainder ew. Entire stock must be sold at any sacrific before that date. Easy payments if desired. LOUIS J. JOSCELYN. 13 East 17th St. Small Used Upright Piano. A special sacrifice bargain. Also 3 Beautiful Stelnways at each. BIDDLE'S, 6 W. 125th St.

\$50 Elegant sweet-toned upright. Stein way, sacrifice. Others \$100 up. Rent \$3. BIDDLE'S, 7 E, 14th st. HELP WANTED-MALE.

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Distributing clerk wanted by accounting department of paper manufacturers.
Shipping clerk wanted by publishing company;
3624 to start. Good opportunity.
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Wine importers want good penman and accurate tookkeeper who can take care of collection work. Silversmiths want clean cut young man for general debit and credit work; \$995-\$1,040.

HAPGOODS,

307 Broadway, N. Y. C.

WANTED—Instructor for industrial work; must be in good health, single, and not under 25 years of age; none but a good disciplinarian and one having a feehnical education need apply; salary \$1,000 per year and found. Apply PENNSYLVANIA RE-FORM SCHOOL, Morganza, Pa. SITUATIONS WANTED-MALE.

BOOKKEEPER and stenographer for large cor-poration would like to change. Address C., 48 Broadway, Brooklyn, N. Y. GOOD editorial writer wants employment: space work or salary. Address box 23, New Brighton, N. Y. HiGH CLASS literary man, experienced in news-paper work, wishes any kind literary engagement; highest references. MASTER OF ARTS, Box 106, Sun Office.

YOUNG MAN. 28, wishes position at general office work; if years last place; first class references; setter. 7. C. M., 63 So, 6th st., Brooklyn.

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FOR BALTIMOREAND WASHINGTON, Lv. W. 250 ST. :-7.50, 8.50, 11.50 a. m., 1.50, 8.60, 8.50, 6.60 Lv. LIFERTY ST.: 1.30, 8.00, 10.00 a. m., 12.00 noon. 2.00, 4.00, 6.00, 7.00 p. m., daily. FOR ATLANTIC CITY, Lv. W. 330 ST. -9.50 a.m., (12.50 Sa6a, only), 3.30 p. m. Sundays, 3.50 a.m., 2.50 p. m. Lv. Liberty ST. --1860 a.m., (1.00 Sats. only), 3.40 p.m. Sundays, 10.00 a.m., 2.50 p. m. p. m. Sundays, M.OS. m., 2.39 p. m., FOR LAKEWOOD AND LAKEHURST. Lv. W. 250 ST: -9.50 a.m., (12.50 Sata only), 1.20, 3.20, 3.90, 4.50, (6.20 Sata only) p. m. Sundays, 5.20, 2.30 a.m., 2.30 p.m. Lv. Liberty ST: -4.00, 10.00 a. m., (1.00 Sata only), 1.20, 3.40, 4.10, 5.00, (6.30 Sata only) p.m. Sundays, 5.30, 10.00 a. m. 2.30 p. m. FOR LONG BRANCH, ASBURY PARK AND OCEAN GROVE. Lv. W. 250 ST.:-5.20, 11.20 a. m., 1.00, 4.30, 5.30, 4.30, 8.30, 11.50 p. m. Sundays, 8.50 a. m., 3.50, 5.20 p. m. Lv. Liberty ST.:-4.00, 8.30, 11.30 a. m., 1.10, 4.45, 5.30, 6.30, 8.45 p. m., 12.01 midnight. Sundays, 4.00, 9.00 a. m., 4.00, 8.30 p. m.

a.m., 4.00, 3.30 p. m.

Time tables may be obtained at following offices:
Liberty St., (West 23d St. Tel. 3144 Chelsea), § Astor
House, 245, 498, 1300, 1354 Broadway, 182 Fifth Av., 251
Fifth Av., 25 Union Square West, 278 Third Av., 105
West 125th St., 245 Columbus Av., New York; § Court
St., 343, 344 Fulton St., 479 Nostrand Av., Brooklyn;
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Leave New York Dally. 23d St. Lib'y St. WASHINGTON, Sleepers. 11:30 pm 1:30 am WASHINGTON, Diner. 7:60 am 8:300 am WASHINGTON, Diner. 9:50 am 10:00 am WASHINGTON, Diner. 11:30 am 10:00 am WASHINGTON, Diner. 11:30 am 10:00 am WASHINGTON, Diner. 15:50 pm 2:00 pm WASHINGTON, Buffet. 15:50 pm 4:00 pm WASHINGTON, Buffet. 6:50 pm 7:00 pm THROUGH BAILY TRAINS TO THE WEST. CHICAGO, PITTSBURG. 7:50 am 8:200 am CHICAGO, COLUMBUS. 11:50 am 12:90 am PITTSBURG, CLEVELAND. 3:50 pm 7:00 pm CINCI. ST. LOUIS, LOUISV. 11:30 pm 1:20 am CINCI. ST. LOUIS, LOUISV. 9:50 am 10:90 am CINCI. ST. LOUIS, LOUISV. 9:50 am 10:90

New York, New Haven & Hartford R.R.

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Thans depart from Grand Central Station, 42d
8t, and 4th Av., as follows, for:
BOSTON, via New London and Prov.—17||10:00,
2010 P. M. Via Willimantic—178:03 A. M.,
12:01 P. M. Via Springfield—19:13 A. M., "|12:00,
12:02 P. M. Via Springfield—19:13 A. M., "|12:00,
12:03 P. M. Via Springfield—19:13 A. M., "|12:00,
12:04 P. M. Via Springfield—19:13 A. M., "|12:00,
12:05 P. M. Via Springfield—19:13 A. M., "|12:00,
12:06 P. M. Via Springfield—19:13 A. M., "|12:00,
12:07 P. M. Via Springfield—19:13 A. M., "|12:00,
12:08 P. M. Via Springfield—19:13 A. M., "|12:00,
12:09 P. M. Via Springfield—19:13 A. M., "|12:00,
12:00 P. M. Via Springfield—19:13 A. M., "|12

LEHICH VALLEY. Foot of West 23d A. Cortlandt and Desbrosses Sts. 8.
Daily. Sunday: 37.25. b 9.35. e 7.45. d 9.45. n 5.25. x 5.45.

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JOY \$1,75 TO BOSTON LINE Via Boat and Rall. Providence Direct. 1.90 Worcester. \$1.90 Every week day, \$P. M. From Pier 32, Rast River, ft, of Pike St. Tel. 1200 Orchard. Also main ticket office. 290 B way. Phone 3419 Worlb. FALL RIVER LINE FARES BOSTON, \$2.65

Newport and Fall River, \$2. Providence, \$2.30.

Low Fares to All Points East.

Leave Pier 19, N. R., foot Warren St., week days and Sundays, \$5.00 P. M. Steamers PLYMOUTH (new) and PROVIDENCE. Orchestra on each.

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L've Pier 40, N. R., ft. Clarkson St., week days only, 5 P. M. Pier 70, E. R., ft. E. 22d St., 6:30 P. M. Stra.

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THE LEADING HOTEL OF LAKEWOOD youth and exuberant spirits.

The days are spent in the crisp, health giving air, nights by crackling wood fires in comfortable rooms, and the famous restaurants of New York and Paris are equaled in culsine and service.

The Lakewood Hotel is the one resort where carte blanche is given every dapartment to furnish absolutely the best. It is the most comfortable, enjoyable and healthful winter resort on the continent.

Accommodations for 700. American and European plans. Automobilists write for road map. The trip is made from New York in 514 hours.

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Both hotels have been extensively improved since last season, including the addition of numerous private haths, and are favorably known for their standard of excellence and patronage since the inception of Lakewood as a resort. Atlantic City.

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Directly on the ocean front, with unobstructed view, is always popular in winter on account of its unequalled appointments and equipment to care for guests at this season of the year. Hot and cold Sea Water in private

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Overlooking the ocean. Open all the year.
TRAY WORE HOTEL CO.
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Most scient location on the ocean front.
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Jan. 14—D. Mayer, M. Spier & Co., E. Sobe; jewelry,
Jan. 15—Wm. Simpson & Co., 151 Bowery; diamonds, watches, jewelry, &c., pledged prior Nov.
I, 1906, to No. 3000, all older dates,
Jan. 15—M. Manning & Sons, 584 8th av.; 8. Stern,
2271 8th av., jeweiry, clothing, &c., pledged prior
Jan. 5, 1907, all older dates,
Jan. 17—J. E. Lemon & Co., 476 6th av.; diamonds,
watches, jewelry, &c., pledged prior Jan. 7, 1907,
all older dates; also Nos. Nos. 062 of Aug. 27, 1903; 28202
of Jec. 9, 1908; 30001 of March 14, 1904; 30893 of
March 28, 1904, 46313 of Jan. 11, 1905; 3288 of June 1,
1905, 6302 of Aug. 1, 1905; 7025 of Aug. 5, 1905. A. Lawrence, 118 Sd av., diamonds, watches, jewelry, furs,
&c., pledged prior Jan. 1, 1907 to No. 36706, all older
dates.
Jan. 20—P. Kalmus & Son. 389 Canal st.: diamonds, watches, jewelry, &c., pledged prior Jan.
2008 2d av., pledged prior Jan. 19, 1907, all older dates,
Jan. 21—E. Berger, 460 6th av., 460 West 42d st.;
Berger Bros., 149; Broadway; ciothing, &c., pledged
prior Jan. 11, 1907.
CENTRAL, AUCTION CO., M. Sheenan, Aug-PAWNBROXERS' SALES.

CENTRAL AUCTION CO., M. Sheehan, Auctioneer, 1870 Broadway, sells 11 A. M.:
Jan. 15—By J. Simpson & Co., 225 Park row;
diamonds, jewelry, silverware, &c., piedged previous to Nov. 1, 1996, No. 1 to 35000, and older dates held over.

Jan. 20—By H. McAleenan, 469 Fulton st., Brooklyn; dlamonds, Jewelry, silverware, &c., pledged
from No. 1896, Nov. 16, to No. 20891. Dec. 20, 1906,
inclusive, and goods held over.

Jan. 21—By M. & L. Hariam, 1551, East 125th 8t.;
dlamonds, Jewelry, &c., pledged to No. 21570, Jan.
11, 1907, and all goods held over.

JULIUS SHONGOOD. Auctioneer, by Jos. Shongood's Sons. Auct'rs. 94 Bowery.

Jan. 14—Jewelry, watches, diamonds, &c., pledged to Jan. 7, 1907, from No. 61000 to 74000, and all held over; J. Golds; pmidt, 1137 2d av.

Jan. 16—Jewelry, watches, diamonds, furs. and all pledges pledged to Jan. 9, 1907, up to No. 35585 inclusive; B. Fox. 72 8th av.

Jan. 17—Jewelry, &c., and all pledges from Dec. 1, 1905, to Jan. 10, 1907, from No. 95208 to 802, and all dates held over; C. Keller, 2243 8th av.

Jan. 20—Clothing, &c., pledged to Jan. 10, 1907, No. 91526 to 802, and all older dates. C. Keller, 2245 8th av. ELI SOBEL, Auct., 28 Bowery sells 10 A. M. all goods pledged prior Jan. 10, 1907.

Jan. 14—Jewelry, watches, diamonds, odds and ends, &c. J. H. Reif, 414 2d av.

Jan. 16—Clothing, &c. H. Naffal, 642 8th av.

Jan. 17—Jewelry, watches, diamonds, pledged prior Jan. 10, 1907, from No. 31600 to 37500, and all goods held over: Estate C. Sobel, 87 1st av.

CENTRAL AUCTION Co., Wm. McCarty, Auct., 152 Canal st., sells 10 A. M.; Jan. 14-By R. Simpson & Co., 1978 Broadway, formerly 168 Bdwery; clothing, &c., pledged from No. 1 to 22000, to Dec. 1, 1995, and H. Breckwedel, 473 Grand st., clothing, to Jan. 1, 1907. Jan. 20-By M. Hackett; clothing.



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